Now, when first mankind began to experiment with money and credit, the lot of the debtor was an intolerable one. He might became the slave of his creditor, he might be subjected to imprisonment and frightful punishment.

that it was not to the general advan-tage, it was not even to the advantage

of the creditor to drive the debtor to despair. Processes of bankruptcy were devised to clear him up, get what was possible from him and then

release him to a fresh start and hope

But we have not yet extended the same leniency to nathional bankrupt

cy because national insolvencies have

peen rare. And so we have whole nations in Europe so loaded with

lebts and punitive charges that every worker, every business man, will be under his share in this burden from

the cradle to the grave. He will be a debt serf to the domestic or foreign creditor and all his enterprises will be

weighted and discouraged by this obligation. Debt is one immense and universal discouragement now throughout all Europe.

Money Lost It's Value. But even that might not prevent

he recovery of Europe. There is yet

nother and profounder evil in operation to prevent people "getting to work" to reconstruct their shat-

tered economic life. That is the in creased failure of money to do its work. Europe cannot get to work, cannot get things going again, be-cause over a large part of the world

the medium of exchange has become

untrustworthy and unusable. That is the immediate thing that is destroying civilization in the Old World. We have to remember that our whole economic order is based on

money. We do not know any way of working a big business, a manufac-tory, a large farm, a mine, except

by money payments. Payment in kind, barter and the like are ancient

and clumsy expedients; you cannot

imagine a great city like New York

getting along with its industrial and business life on any such clumsy

basis. Every modern city—London, Paris, Berlin—is built on a money basis, and will collapse into utter

ruin, as Petersburg already has col-lapsed, if money fails. But over large and increasing areas of Eu-rope money is now of such fluctuat-ing value, its purchasing power is

so uncertain, that men will neither work for it, nor attempt to save it,

nor make any monetary bargains Such a thing has never occured to

anything like the same extent before in all history, and it is killing business enterprise altogether and throwing whole masses of working people out

of employment. Europe, without trustworthy money, is as paralyzed as

brain without wholesome blood. She cannot act, she cannot move. Em-ployment becomes impossible and pro-

duction dies away. The towns move steadily toward the starvation that has overtaken Petersburg, and the

peasants and cultivators cease to grow anything except to satisfy their own needs. To go to market with produce,

except to barter, is a mockery. The schools are not working, the hospitals, the public services; teachers and doc-tors and officials cannot live upon

facture of paper money by nearly

measure their recklessness roughly by comparing their pre-war and post-war exchanges. It is only now that we

of the disaster which this demoraliza

tion of money is bringing upon the

of cash payments, which has hitherto held civilization together to the breaking point. As the link breaks, the machine stops. The modern city will

men and the countryside will become wilderness of food-hoarding peasants

have no food and no means of com-

manding it, we may expect the most persuaded to accept their fate in

Revolutionary social outbreaks are not the result of plots; they are symptoms of social disease. They

are not causes but effects. This

breakdown in civilization. I mean the death of town life, which can

tion. I mean a breakdown of the organizations for keeping the peace. I mean an end to organized educa-

through the smashing of money,

large extent in Russia, which is going on in many parts of eastern Europe, which seems likely to occur

within a few months in Germany

which may spread into Italy and France, and so to Britain, and even

to the American continent, which can only be arrested by

validity to money

tion there is in Washington at

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You will

Dr. Edwards' Olive Tablets-the suc cessful substitute for calomel—now and then just to keep them fit. 15c

Dr. F. M. Edwards for 17 years reated scores of women for liver and

Edwards' Olive

present moment no sign.

which has already occurred

I mean the smashing of thi

what I mean when I write of

not go on without money and

hilosophical spirit.

their pay, they starve or go away. Due to Reckless Inflation.

shment. But it was early disc

### A BLOOD BUILDER FOR TIRED WOMEN

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allow or pasty.
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Gude's Pepto-Mangan is sold at drug stores in liquid or tablet form. Mangan," is on each package.

# **Mith Eatonic**

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### Western Civilization Is Hastening Toward Crash, Writes Wells

By H. G. WELLS.

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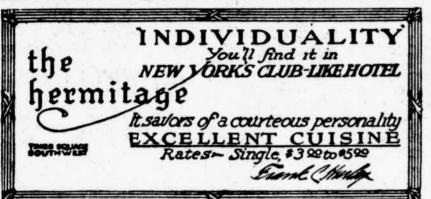
In the opening paper of this series I said that Western civilization was undergoing a very rapid process of disorganization, a process that was already nearly complete in Russia and that was spreading out to the whole world.

It is a huge secular process demandamong the nations if it is to be arrest- tenor of their ways.

The reason for this is known. It is simply that Gude's Pepto-Mangan makes blood rich and red. It has the things in it that make new blood and drive out the poisons in the system. New blood makes new vigor and gradually the depressed feelings vanish, the natural healthy glow comes back to the skin and there is pleasure in living.

There are great numbers of people.

They argue that this alleged decadence is not going on, or, what is from a soundly practical point of view the same thing, that it is never going to reach them or any scheme of work, it will be well to return to this ampler question of the starvation of Russia down to an empty shell, the breakup of China, There are great numbers of people. They argue that this alleged



#### Six Major Subjects Under Discussion In Conference

By International News Service.

The Washington conference is two weeks old today. So far the following subjects have been taken up and are at present under discussions by committees and sub-committees:

-Naval reduction. 2—China. 3—Land disarmament.

4—Aircraft. 5—Use of poison gas in war-

6-Revision of rules of war.

over this matter a little more fully and to give my grounds for supposing that there is a rot, a coming undone, going on in our system, that will not necessarily recover— that the movement isn't the swing of a pendulum, nor this ebb an ebb that will turn again. And, further. that this rotting process is bound to affect not merely Europe and Asia, but ultimately America.

althy glow comes it there is pleasure decline in the world's affairs.

There are great numbers of people, more particularly in America, who "Gude's Peptoch package.

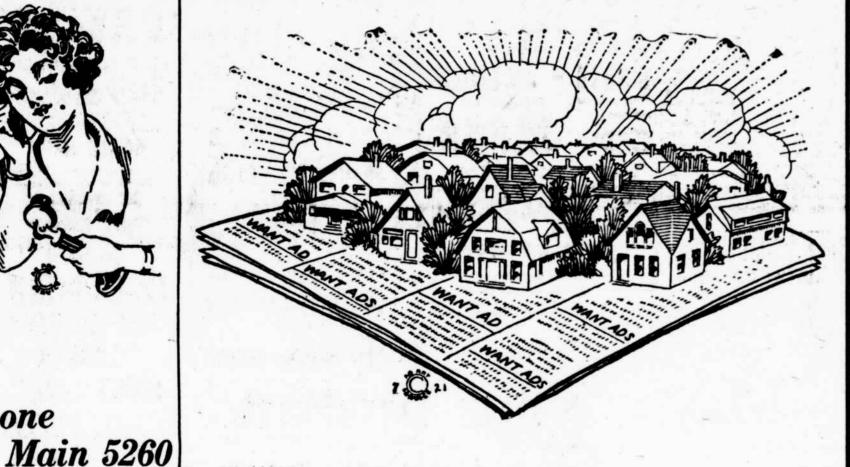
There are great numbers of people, more particularly in America, who still refuse to recognize this intermit tent and variable process, which resumes and goes on again, and rests sumes and goes on aga sumes and goes on again, and rests steady for a time and then hurries, which is taking all that we know as civilization in Europe toward a final destruction. The mere statement that this is going on they call "pessimism," and with a sort of genial hostility they oppose any attempt to consider the possibility of any action to turn back the evil process. I suppose they would call the note of a fire alarm of the toot of a motor horn "pessimism"—until the thing hit them good and hard. It would have the same effect of a disagreeable warn.

proaching collapse of Germany, is nothing to these "optimists."

America is all right, anyhow, and am I my brother's keeper? It is just a phase of misfortune "over there," and the people must get out of it as they can. Wait for the swing of the pendulum, the turn of the deal. Things will come right again—over the heaps of dead. There have been such slumps before in those countries away over the heaps of dead. There have been such slumps before in those countries away over the heaps of dead. There have been such slumps before in those countries away over the heaps of dead. There have been such slumps before in those countries away over the heaps of dead. There have been such slumps before in those countries away over the round of the evil process. I suppose they would call the note of a fire alarm of the pendulum, the turn of the beaps of dead. There have been such slumps before in those countries away over the heaps of dead. There have been such slumps before in those countries away over the heaps of dead. There have been such slumps before in those countries away over the heaps of dead. There have been such slumps before in those countries are to coverable loss. A new generation is already growning up to replace these millions of dead and to efface the conomic loss of this tragic and sortendary waste of property, of energy and raw material spent in mere destruction. Nor is the expension of the pendulum, the turn of the pendulum, the turn of the pendulum of the pendulum of the pen can be restored, fresh energies found to replenish the countless millions and millions of foot-pounds of work wasted upon explosives. Many beautiful things, buildings, works of art and the like, have gone, never to be gotten again, but their place may concelvably be taken by new efforts of creative artistic energy, given toll, given confidence and hope. Far more serious from the point of view of the future, than the destruction of either things or lives are certain subtler destruc-tions, because they strike at that toil, that courage and hope and confidence which are essential to any sort of recuperation.

Debt Chief Detriment.

Foremost is the fact of debt, every where, but particularly in the Euro-



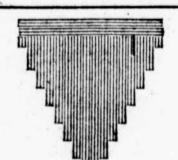
### The Homes That Want Ads Built

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Want ads enter into the daily life of the people, because they render a service which is frequently of the greatest help to every member of the family. The young man or woman looking for employment naturally turns to the "help wanted" column.

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If you have anything at all which you wish to sell, The Times want ads will put you in touch with prospective buyers. You can telephone your want ad. A courteous, pleasant-voiced ad taker will receive your ad, and see that it is inserted properly.



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pean countries. All the billions' worth of material that was smashed up and blown to pieces on the front had to be bought from its owners, and to be bought from its owners, and to secure it every belligerent government had to incur debts. Lives cost little, but material much. The European combatants are overwhelmed with debts; every European worker and toller, every European business man is a debtor; every European enterprise goes on under a crushing burden of taxation because of these debts. An attempt has been made to shift this unendurable burden from the victors to the vanquished, but the vanquished already had as much as they could carry. of the Versailles peace conference was justified.

The newspapers are printing colums of matter which is merely guesswork. Reporters are not to be blamed—they publish what they can get.

The official announcements and the blind interviewing of responsible delegates, the latter presented to the public anonymously at the demand of the delegates, have merely served to lead the public to expect great achievement, without any real basis in fact for such expectations insofar as any-

ship in Negotiations, Urges Badger Lawmaker.

By ROBERT M. LA FOLLETTE, inited States Senator from Wisconsis

one outside of the conference knows. If this conference has anything good to proclaim it does not need secrecy. If it is engaged in making international trades which would not bear the light of day, it requires darkness for the deed, but now is the time for public-spirited men to denounce secret diplomacy as the vehicle of an international peril.

I say: "Open those doors! We have Surely the time has arrived for somene to take notice of the dangerous ecrecy of the arms conference. The advocates of secrecy diplomacy are having a field day in Washington, yet no one seems to mind, despite in-

evitable bitter consequences.

The three open sessions have been dramatic formalities. The real busitell you the facts about what they are

I say: "Open those doors! We have a right to know the truth, that we may be free."

for such expectations insofar as any one outside of the conference knows

ness is behind closed doors, and no doing in this conference, or else to one knows what these men are doing.

If it is right to conduct this conference in secrecy, then the secrecy of the Versailles peace conference was unstified.

## SNIFFLES, SNEEZES

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